

U.S. Cards Issued: Visa and MasterCard Board Members, 1990

Bank	Overall Rank	Visa %	MC %	Total Number of Cards
<i>Visa Board Members</i>				
Associates National	11	46.7%	53.3%	3,142,000
Banc One	14	80.0%	20.0%	3,278,192
Bank of America	4	79.2%	20.8%	7,586,000
Barnett Bank	31	71.9%	28.1%	1,253,019
C & S/ Sovran	17	53.0%	47.0%	2,393,610
Chase Manhattan	2	72.6%	27.4%	13,150,000
Chemical Bank	23	42.0%	58.0%	2,423,000
Citibank	1	58.8%	41.2%	29,100,000
Corestates Bank	25	78.0%	22.0%	2,224,183
First Atlanta	27	73.4%	26.6%	2,200,000
First Chicago	3	75.0%	25.0%	9,861,000
First Nat'l of Omaha	19	60.0%	40.0%	3,350,000
First Union Nat'l	40	39.9%	60.1%	1,037,167
First USA	15	60.0%	40.0%	2,580,000
INB National	47	86.3%	13.7%	927,650
Marine Midland	26	40.4%	59.6%	2,883,713
NationsBank	13	60.0%	40.0%	3,059,818
Norwest Bank	16	61.0%	39.0%	1,996,845
PNC bank	30	62.6%	37.4%	1,405,000
Rocky Mountain Bank Card	29	84.8%	15.2%	1,343,271
Security Bank and Trust	41	57.7%	42.3%	2,452,161
Security Pacific (Calif.)	N/A	N/A	N/A	N/A
U.S. Bankcorp	49	94.0%	6.0%	717,790
<i>MasterCard Board Members</i>				
AT&T Universal	5	50.0%	50.0%	7,600,000
Bank of New York	8	23.4%	76.6%	4,493,000
Harris	35	50.0%	50.0%	1,650,000
Household	10	55.0%	45.0%	3,625,017
MBNA	6	35.7%	64.3%	6,241,000
Monogram Bank (GE)	12	69.9%	30.1%	2,920,000
Signet Bank (Capitol One)	21	24.9%	75.1%	1,597,974
Sun Bank	43	34.0%	66.0%	714,050
USAA Federal Savings	20	13.0%	87.0%	2,300,000
Wells Fargo	7	45.0%	55.0%	4,000,000

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<i>Visa Board Members</i>				
Associates National	14	47.9%	52.1%	3,340,900
Bank of America	5	79.0%	21.0%	7,478,300
Bank One, Columbus	13	81.5%	18.5%	4,521,298
Barnett Bank	32	71.6%	28.4%	1,227,979
Chase Manhattan	2	73.5%	26.5%	13,600,000
Chemical Bank/ Manufacturers Hanover	7	44.0%	56.0%	6,640,824
Citibank	1	58.7%	41.3%	30,089,400
Corestates Bank	34	63.6%	36.4%	1,379,277
First Chicago	4	76.4%	23.6%	10,255,264
First Nat'l of Omaha	19	60.0%	40.0%	3,910,000
First Union Nat'l	25	42.3%	57.7%	2,349,043
First USA	16	69.2%	30.8%	2,874,000
INB National	50	81.4%	18.6%	835,046
Marine Midland	28	41.3%	58.7%	2,747,336
Michigan National	N/A	N/A	N/A	N/A
NationsBank	8	70.3%	29.7%	3,838,041
Norwest Bank	12	45.1%	54.9%	2,650,000
PNC bank	31	62.6%	37.4%	1,280,000
Security Bank & Trust	36	61.1%	38.9%	2,320,668
Security Pacific	N/A	N/A	N/A	N/A
U.S. Bancorp	41	94.0%	6.0%	772,831
Wachovia	22	74.7%	25.3%	2,484,000
<i>MasterCard Board Members</i>				
AT&T Universal	3	33.3%	66.7%	12,000,000
Bank of New York	11	24.2%	75.8%	4,456,000
Harris	35	45.9%	54.1%	1,350,000
Household	9	38.8%	61.2%	5,734,884
MBNA	6	35.4%	64.6%	7,014,000
Monogram Bank (GE)	15	69.0%	31.0%	2,997,425
Signet Bank (Capitol One)	20	32.9%	67.1%	1,876,583
Sun Bank	40	34.1%	65.9%	716,100
USAA Federal Savings	18	19.8%	80.2%	2,775,000
Valley National	45	32.4%	67.6%	765,000
Wells Fargo	10	47.2%	52.8%	3,950,000

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<i>Visa Board Members</i>				
Associates National	15	44.1%	55.9%	3,877,000
Bank of America	5	76.5%	23.5%	11,500,000
Bank One	8	85.0%	15.0%	6,804,108
Barnett Bank	31	75.8%	24.2%	1,404,841
Chase Manhattan	3	73.0%	27.0%	13,041,000
Citibank	1	58.8%	41.2%	28,118,000
Corestates Bank	35	66.2%	33.8%	1,805,402
Crestar	53	90.7%	9.3%	463,600
First Chicago	4	73.9%	26.1%	13,333,021
First of America	27	69.2%	30.8%	1,437,142
First Union Nat'l	26	46.2%	53.8%	2,269,096
First USA	14	77.1%	22.9%	3,611,623
NationsBank	10	70.2%	29.8%	5,395,233
Norwest Bank	19	45.2%	54.8%	2,314,000
PNC bank	29	60.0%	40.0%	1,363,000
U.S. Bancorp	39	95.1%	4.9%	643,847
Wachovia	22	66.0%	34.0%	2,472,000
<i>MasterCard Board Members</i>				
AT&T Universal	2	30.0%	70.0%	16,000,000
Bank of New York	11	34.2%	65.8%	5,441,000
Chemical Bank/ Manufacturers Hanover	9	46.3%	53.7%	6,011,367
First Interstate	24	55.5%	44.5%	1,925,676
Harris	36	46.3%	53.7%	1,275,000
Household	7	29.5%	70.5%	8,890,670
JCPenny Nat'l	47	54.0%	46.0%	682,544
MBNA	6	38.6%	61.4%	8,106,000
Monogram Bank (GE)	17	65.6%	34.4%	3,048,984
National Processing Co.	N/A	N/A	N/A	N/A
Signet Bank (Capitol One)	18	50.1%	49.9%	2,324,252
Society National	30	58.5%	41.5%	1,385,251
Sun Bank	46	35.2%	64.8%	382,759
USAA Federal Savings	16	23.0%	77.0%	3,135,000
Valley National	42	34.0%	66.0%	827,000
Wells Fargo	12	49.5%	50.5%	3,961,129

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<i>Visa Board Members</i>				
Associates National	16	43.2%	56.8%	5,616,000
Bank of America	8	75.0%	25.0%	10,400,000
Bank One	11	85.0%	15.0%	9,455,391
Barnett Bank	31	69.5%	30.5%	1,165,833
Chase Manhattan	4	75.9%	24.1%	16,200,000
Citibank	1	55.3%	44.7%	31,000,000
Corestates Bank	30	67.0%	33.0%	2,087,111
Crestar	35	89.7%	10.3%	677,318
First Chicago	3	78.9%	21.1%	15,394,356
First of America Bank	29	77.2%	22.8%	2,867,093
First Union Nat'l	21	46.0%	54.0%	2,692,854
First USA	10	82.0%	18.0%	5,386,000
Fleet Bank	33	60.9%	39.1%	1,150,000
NationsBank	13	68.0%	32.0%	5,807,334
Norwest Bank	23	45.1%	54.9%	2,172,000
PNC bank	41	70.7%	29.3%	1,138,000
U.S. Bancorp	51	94.8%	5.2%	650,734
Wachovia	15	66.0%	34.0%	2,765,000
<i>MasterCard Board Members</i>				
AT&T Universal	6	20.0%	80.0%	17,000,000
Bank of New York	9	26.2%	73.8%	6,600,038
Chemical Bank/Manufacturers Hanover	7	35.0%	65.0%	8,000,000
Colonial National	14	64.5%	35.5%	4,001,163
First Interstate	28	52.4%	47.6%	1,683,382
Firststar	47	33.1%	66.9%	2,010,000
GE Capital Cons. Card	22	47.2%	52.8%	3,600,000
Harris Trust & Savings	44	46.5%	53.5%	1,430,000
Household	5	16.1%	83.9%	14,055,596
JCPenny Nat'l	46	58.4%	41.6%	874,845
MBNA	2	37.5%	62.5%	10,900,000
Mellon	26	56.4%	43.6%	2,665,476
National City Bank	39	52.0%	48.0%	2,204,488
Signet Bank (Capitol One)	12	62.9%	37.1%	4,795,391
Society National	36	55.4%	44.6%	1,157,863
USAA Federal Savings	18	24.5%	75.5%	3,500,000
Wells Fargo	17	50.4%	49.6%	3,721,558

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<i>Visa Board Members</i>				
Associates National	18	41.9%	58.1%	6,278,000
Bank of America	9	66.4%	33.6%	14,052,000
Bank One	12	80.2%	19.8%	13,029,083
Barnett Bank	32	74.8%	25.2%	1,355,010
Chase Manhattan	7	80.8%	19.2%	13,302,717
Citibank	1	55.3%	44.7%	34,000,000
Corestates Bank	33	67.0%	33.0%	2,335,501
Crestar Bank	30	91.2%	8.8%	949,616
First Chicago	4	78.7%	21.3%	18,306,023
First of America	34	78.8%	21.2%	2,767,230
First Union Nat'l	16	61.6%	38.4%	3,905,000
First USA	5	84.8%	15.2%	8,760,611
Fleet Bank	29	60.0%	40.0%	1,626,000
NationsBank	14	63.6%	36.4%	6,925,047
PNC Financial	42	63.0%	37.0%	1,170,000
Wachovia	15	67.3%	32.7%	4,097,000
<i>MasterCard Board Members</i>				
Bank of New York	11	29.0%	71.0%	8,122,143
Chemical Bank/Manufacturers Hanover	8	29.6%	70.4%	9,800,000
Colonial (Advanta)	13	70.4%	29.6%	5,619,730
First Interstate	35	52.0%	48.0%	1,682,110
Firststar	48	34.3%	65.7%	2,145,622
GE Capital	22	45.1%	54.9%	4,202,349
Household	6	15.4%	84.6%	15,000,472
Marine Midland	26	44.2%	55.8%	2,226,016
MBNA	2	40.3%	59.7%	15,975,000
Mellon	23	33.6%	66.4%	3,340,223
NBD Bank	49	60.2%	39.8%	1,305,000
Signet Bank (Capital One)	10	70.7%	29.3%	5,225,685
SunTrust	45	42.1%	57.9%	1,202,272
USAA Federal Savings	21	26.5%	73.5%	3,648,000
Wells Fargo	17	53.1%	46.9%	4,144,751

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<i>Visa Board Members</i>				
Associates National	20	56.4%	43.6%	8,234,000
Bank of America	12	66.0%	34.0%	13,568,000
Bank of Hawaii	74	100.0%	0.0%	247,000
Bank One	11	82.0%	18.0%	14,834,902
Barnett Bank	29	72.5%	27.5%	1,631,218
Chase Manhattan	7	81.9%	18.1%	13,840,000
Citibank	1	57.9%	42.1%	38,000,000
Corestates Bank	33	74.2%	25.8%	1,605,740
Crestar Bank	30	92.0%	8.0%	1,067,892
First Chicago	4	81.5%	18.5%	23,512,436
First National of Omaha	24	62.2%	37.8%	4,664,000
First of America	35	72.8%	27.2%	2,578,193
First Union National	15	60.8%	39.2%	5,306,437
First USA	3	86.5%	13.5%	12,934,514
Fleet Bank	31	60.0%	40.0%	1,986,147
Michigan National	N/A	N/A	N/A	N/A
Nationsbank	14	74.9%	25.1%	8,496,000
Navy Federal Credit Union	N/A	N/A	N/A	N/A
PNC Bank	40	67.0%	33.0%	1,199,900
Premier Bancorp	N/A	N/A	N/A	N/A
Star Banc	N/A	N/A	N/A	N/A
Texas Independent Bancshares	N/A	N/A	N/A	N/A
US Bancorp	56	92.1%	7.9%	660,795
Wachovia	17	66.2%	33.8%	4,132,222
<i>MasterCard Board Members</i>				
Advanta/Colonial	10	68.5%	31.5%	7,207,500
AT & T Universal	5	31.3%	68.8%	24,000,000
Bank of New York	13	28.8%	71.2%	7,879,905
Boatmen's Bancshares	57	30.4%	69.6%	1,060,000
Capital One	9	70.7%	29.3%	9,346,275
Chemical Bank/Manufacturers Hanover	8	24.1%	75.9%	10,800,000
Commerce Bank	58	65.9%	34.1%	889,300
First Financial Bank	N/A	N/A	N/A	N/A
First Interstate	36	47.9%	52.1%	1,652,971
Firststar Bank	46	40.6%	59.4%	1,174,974
GE Capital	25	18.2%	81.8%	6,600,000
Household Bank	6	18.2%	81.8%	17,149,000
Marine Midland	28	43.8%	56.2%	2,298,121
MBNA	2	46.0%	54.0%	19,316,210
Mellon Bank	23	44.4%	55.6%	4,972,861
National City Bank	39	58.0%	42.0%	2,921,060
NBD Bank	N/A	N/A	N/A	N/A
Signet Bank	N/A	N/A	N/A	N/A
Society National Bank	N/A	N/A	N/A	N/A
SunTrust Bank	44	45.8%	54.2%	1,440,172
Travelers Bank	45	46.4%	53.6%	978,865
Union Bank	72	39.0%	61.0%	283,386
USAA Federal Savings	22	27.3%	72.7%	3,405,456
Wells Fargo	16	54.9%	45.1%	5,054,065

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<i>Visa Board Members</i>				
Associates National	17	56.4%	43.6%	9,115,000
Bank of America	9	72.1%	27.9%	12,314,000
Bank of Hawaii	69	93.3%	6.7%	414,286
Bank One/First USA	3	83.2%	16.8%	29,448,548
Barnett Bank*	37	73.4%	26.6%	1,435,643
Chase Manhattan/ Chemical/Manufacturers Hanover**	4	51.2%	48.8%	24,200,000
Citibank	1	61.0%	39.0%	38,000,000
Crestar Bank	31	94.0%	6.0%	1,062,024
First Chicago	6	79.8%	20.2%	22,812,489
First National of Omaha	20	62.1%	37.9%	5,076,559
First of America	32	73.7%	26.3%	2,261,741
First Union Nat'l	12	61.6%	38.4%	6,422,469
First USA	N/A	N/A	N/A	N/A
Fleet Bank	7	68.0%	32.0%	4,036,197
Michigan National	N/A	N/A	N/A	N/A
NationsBank	10	70.5%	29.5%	10,695,000
Navy Federal CU	47	100.0%	0.0%	605,446
Norwest Bank	36	57.6%	42.4%	1,382,738
Premier Bancorp	N/A	N/A	N/A	N/A
Rocky Mountain Bank	N/A	N/A	N/A	N/A
Star Banc	58	64.9%	35.1%	349,500
Texas Independent	N/A	N/A	N/A	N/A
U.S. Bancorp*	46	86.2%	13.8%	886,734
Wachovia*	14	65.7%	34.3%	4,949,666
<i>MasterCard Board Members</i>				
Advanta	N/A	N/A	N/A	N/A
AT&T Universal	7	31.3%	68.7%	23,000,000
Bank of New York	15	46.2%	53.8%	5,201,371
Boatmen's Bancshares	N/A	N/A	N/A	N/A
Capital One	8	68.8%	31.3%	12,800,000
Chase Manhattan/ Chemical/Manufacturers Hanover**	4	51.2%	48.8%	24,200,000
Commercial Credit Corp.	N/A	N/A	N/A	N/A
Direct Merchants/Metris	29	0.0%	100.0%	2,214,000
First Data*	0	0.0%	0.0%	0
Firststar	43	42.0%	58.0%	1,185,575
Harris	39	52.2%	47.8%	2,385,000
Household	5	20.0%	80.0%	20,649,000
KeyCorp	26	56.6%	43.4%	1,709,847
MBNA	2	47.3%	52.7%	24,100,000
Mellon	24	38.8%	61.2%	3,847,709
Provident Bancorp	11	96.3%	3.7%	4,681,000
Signet Bank	65	40.0%	60.0%	228,124
SunTrust	40	52.3%	47.7%	1,225,870
Union Bank of California	66	34.4%	65.6%	311,570
USAA Federal Savings	19	28.0%	72.0%	3,260,905
Wells Fargo*	13	53.1%	46.9%	6,413,233

* acquiring business is part of a joint venture with First Data

** recently entered acquiring business

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<i>Visa Board Members</i>				
Associates	17	60.3%	39.7%	13,985,250
Banc One/First USA	3	83.5%	16.5%	31,998,700
Bank of America/Barnett	10	66.6%	33.4%	16,024,094
Bank of Hawaii	N/A	N/A	N/A	N/A
Citibank	1	60.9%	39.1%	39,600,000
CoreStates Bank	30	65.0%	35.0%	1,303,041
Crestar	37	93.6%	6.4%	944,398
First Chicago	5	79.2%	20.8%	21,113,141
First National of Omaha	23	60.3%	39.7%	4,678,972
First of America	34	73.6%	26.4%	1,959,326
First Union	14	61.0%	39.0%	6,018,292
Fleet Bank	25	68.0%	32.0%	3,414,000
Marine Midland	27	33.9%	66.1%	1,859,847
NationsBank	11	75.0%	25.0%	9,865,400
Norwest	35	61.1%	38.9%	1,601,993
Rocky Mountain Bank	N/A	N/A	N/A	N/A
Star Banc	N/A	N/A	N/A	N/A
Texas Independent	N/A	N/A	N/A	N/A
US Bancorp	15	90.6%	9.4%	4,587,273
<i>MasterCard Board Members</i>				
AT&T	7	18.6%	81.4%	24,200,000
Bank of New York	N/A	N/A	N/A	N/A
BankBoston	28	51.7%	48.3%	1,224,197
Capital One	8	67.0%	33.0%	17,503,030
Chase Manhattan	4	52.2%	47.8%	30,100,000
Commercial Credit Corp.	N/A	N/A	N/A	N/A
Direct Merchants/Metris	22	21.8%	78.2%	3,721,000
First Data	N/A	N/A	N/A	N/A
Firststar	41	42.6%	57.4%	1,170,758
GE Capital	18	31.5%	68.5%	8,856,400
Harris	43	52.2%	47.8%	1,790,000
Household Bank	6	20.0%	80.0%	21,184,000
KeyCorp	31	56.0%	44.0%	1,423,896
MBNA	2	47.1%	52.9%	29,185,100
Mellon	26	41.3%	58.7%	3,508,691
Providian	12	97.7%	2.3%	6,140,000
Signet Bank	N/A	N/A	N/A	N/A
SunTrust	38	53.0%	47.0%	1,256,086
Union Bank of California	N/A	N/A	N/A	N/A
USAA Federal	21	28.9%	71.1%	3,351,058
Wells Fargo	13	51.7%	48.3%	6,536,962

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<i>Visa Board Members</i>				
Associates	13	66%	34%	12,009,957
Bank of America/Nationsbank/Boatmen's/Barnett	5	71%	29%	26,000,000
Bank of Hawaii	48	87%	13%	213,133
Citigroup	2	47%	53%	69,700,000
Crestar Bank	N/A	N/A	N/A	N/A
First National of Omaha	18	57%	43%	5,277,410
First of America	N/A	N/A	N/A	N/A
First Union/CoreStates/Signet	15	60%	40%	6,378,180
First USA/Bank One	1	80%	20%	56,502,900
Fleet	8	67%	33%	16,288,000
Marine Midland	28	25%	75%	1,336,428
Norwest	N/A	N/A	N/A	N/A
Rocky Mountain Bank	N/A	N/A	N/A	N/A
Star Banc	N/A	N/A	N/A	N/A
Texas Independent	N/A	N/A	N/A	N/A
<i>MasterCard Board Members</i>				
BankBoston	40	59%	41%	396,983
Capital One	7	69%	31%	21,700,000
Chase Manhattan	4	53%	47%	29,000,000
Commercial Credit Corp.	N/A	N/A	N/A	N/A
Direct Merchants/Metriz	14	25%	75%	4,824,000
First Data	N/A	N/A	N/A	N/A
Firststar	27	52%	48%	1,373,915
GE Capital	20	40%	60%	2,573,100
KeyCorp	26	56%	44%	1,438,607
MBNA America	3	48%	52%	31,642,900
Mellon	24	40%	60%	3,231,553
Providian	9	96%	4%	10,400,000
SunTrust	25	62%	38%	2,027,802
Union Bank of California	N/A	N/A	N/A	N/A
USAA	16	30%	70%	3,472,705
Wells Fargo	10	53%	47%	6,132,596

U.S. Cards Issued: Visa and MasterCard Board Members, 1999

Bank	Overall Rank	Visa %	MC %	Total Number of Cards
<i>Visa Board Members</i>				
Associates First Capital	14	75.0%	25.0%	13,190,842
Bank of America	5	71.1%	28.9%	28,980,000
Citigroup	1	46.9%	53.1%	69,810,000
Crestar Bank	N/A	N/A	N/A	N/A
First Union Nat'l	15	66.0%	34.0%	3,817,685
First USA/ Bank One	2	80.0%	20.0%	64,191,000
Fleet Boston	8	32.4%	67.6%	10,500,000
Norwest/Wells Fargo	10	52.8%	47.2%	6,184,520
Star Banc	N/A	N/A	N/A	N/A
Texas Independent	N/A	N/A	N/A	N/A
U.S. Bancorp	13	93.1%	6.9%	4,672,212
<i>MasterCard Board Members</i>				
Capital One Financial	7	67.0%	33.0%	25,528,000
Chase Manhattan	4	53.3%	46.7%	28,700,000
Direct Merchants/Metris	11	9.3%	90.7%	6,467,000
First Data	N/A	N/A	N/A	N/A
GE Capital Financial	47	12.2%	87.8%	677,575
Household	9	21.8%	78.2%	19,950,000
KeyCorp	25	56.6%	43.4%	1,429,795
MBNA	3	47.9%	52.1%	35,750,000
Provident Financial	6	89.9%	10.1%	14,900,000
Union Bank of California	N/A	N/A	N/A	N/A
USAA Fed Savings	16	30.7%	69.3%	3,654,915